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Good afternoon Senator Crisco, Representative Megna and members of the Insurance and Real Estate Committee. I am here to testify in support of SB 7, AN ACT CONCERNING HEALTH INSURANCE COVERAGE OF ORALLY AND INTRAVENOUSLY ADMINISTERED MEDICATIONS, and SB 5 AN ACT CONCERNING HEALTH INSURANCE COVERAGE FOR TELEMEDICINE SERVICES.

SB 7 would create greater equity in our healthcare system by extending to patients with disabling or life-threatening chronic disease, the protections that we extended to cancer patients five years ago. In 2010, the Connecticut General Assembly passed PA 10-63, AN ACT CONCERNING ORAL CHEMOTHERAPY TREATMENTS which addressed the fact that many current therapies can include oral rather than intravenous chemotherapy. Unfortunately, this act applied only to cancer therapy and there are a number of other diseases that are now best treated with these types of medications. The oral medications can include biologics/biopharmaceuticals which have revolutionized care for some diseases and have offered many patients literally a new lease on life. However, these drugs are often extraordinarily expensive. Many of the drugs come in pill form and thus are covered as prescription drugs rather than as medical expenses. Many health plans would cover 100% of an IV infusion but only a percentage of a prescription drug. Thus, if the biologic/biopharmaceutical cost was \$5000 per

month and the patient had a plan that paid 80% of prescription drug costs, that patient would have to pay \$12,000 per year out of pocket, while the out of pocket cost if the procedure was an IV infusion would be \$0. This seems an absurd result since oral drugs would seem to save the healthcare system time as well as money. These new drugs are making many diseases manageable but it would appear that the practice of medicine, our healthcare system, and the insurance industry have not caught up with the power and convenience of these new drugs.

 SB 5 addresses the regulation of Telemedicine. I believe that the Insurance and Public Health Committees must work together to create a sensible regulatory framework for this modern form of healthcare. While telemedicine presents an important new option for patients, we must make sure that we protect patients and regulate these providers.

Thank you for raising this important legislation